Drawings as filed
DOCKET NO.: 1095.1289
INVENTORS: Sagiri OKAMURA, et al.
SAME
ISSUING A COUPON USING THE
APPARATUS AND METHOD FOR
TITLE: AUTOMATIC TRANSACTION

FIG. 1

FIG. 2

SERVER
(IN CREDIT CARD COMPANY)

200

SERVER
(IN COUPON SERVICE
PROVIDER)

400

NETWORK

300

AUTOMATED TELLER
MACHINE (ATM)

100

520

STORE

WITHOUT PAYMENT
TERMINAL

510

STORE

511

PAYMENT TERMINAL

FIG. 3

Drawings as filed
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ISSUING A COUPON USING THE
APPARATUS AND METHOD FOR
TITLE: AUTOMATIC TRANSACTION

151 COUPON INFORMATION DATABASE

	DESCRIPTION	STORE
COUPON A	¢ 50 DISCOUNT ON EGGS	AA SUPERMARKET
COUPON B	DISCOUNT TICKET & FREE GUIDE MAP	BB AMUSEMENT PARK
COUPON C	COMMISSIONS 50% OFF	CC SECURITIES CORP
COUPON D	FREE CUP OF COFFEE	DD RESTAURANT
COUPON E	FREE INVITATION	EE SPA RESORT

FIG. 4

152 COUPON HANDLING TABLE

	OUTPUT MEDIUM IDENTIFIER	SECURITY CLASS IDENTIFIER	USE CONDITION IDENTIFIER
COUPON A	PAPER	S1	C1
COUPON B	CELLULAR PHONE	S3	C4 (GROUP USE)
COUPON C	IC CARD	S5 (PAYMENT $\geqq$ $100)	C2
COUPON D	PAPER IC CARD	S4 (GROUP USE)	C1
COUPON E	IC CARD CELLULAR PHONE	S2	C3 (LOAN $\geqq$ $100)

FIG. 5

SECURITY CLASS IDENTIFIERS

IDENTIFIER	IC CARD OR CELLULAR PHONE	PAPER
S1	No checks required	No checks required
S2	No checks required	Show IC card
S3	Enter password	Show IC card and enter password
S4	No checks required	Enter password when specified additional condition is true
S5	Enter password when specified additional condition is true	Show IC card and enter password when specified additional condition is true

FIG. 6

USE CONDITION IDENTIFIERS

IDENTIFIER	IC CARD AND CELLULAR PHONE	PAPER
C1	Unconditionally usable	Unconditionally usable
C2	Usable only in card payment	Usable only in card payment
C3	Issuable only when specified additional condition is true; Usable only in card payment	Issuable ony when specified additional condition is true; Unconditionally usable
C4	Test additional condition at the time of use, and then apply: • C2 if the condition is true • C1 if the condition is false	Test additional condition at the time of use, and then apply: • C2 if the condition is true • C1 if the condition is false

FIG. 7

TITLE: AUTOMATIC TRANSACTION
APPARATUS AND METHOD FOR
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INVENTORS: Sagiri OKAMURA, et al.
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Drawings as filed

START

S801 — RECEIVE USER'S LOAN REQUEST

S802 — READ IDENTIFICATION INFORMATION FROM IC CARD

S803 — OBTAIN THE AMOUNT OF LOAN

S804 — SEND AUTHENTICATION DATA TO SERVER

S805 — DISCHARGE CASH AND PRINT TRANSACTION STATEMENT

S806 — BEGIN COUPON ISSUANCE PROCESS

S807 — COUPON ISSUANCE PROCESS COMPLETED? — NO

YES

S808 — CASH DISCHARGED & STATEMENT PRINTED? — NO

YES

END

FIG. 8

TITLE: AUTOMATIC TRANSACTION
APPARATUS AND METHOD FOR
ISSUING A COUPON USING THE
SAME
INVENTORS: Sagiri OKAMURA, et al.
DOCKET NO.: 1095.1289
Drawings as filed

START

S901 — RECEIVE INSTRUCTION TO BEGIN COUPON ISSUANCE PROCESS

S902 — SEARCH FOR ISSUABLE COUPONS, WHILE TESTING USE CONDITIONS SPECIFIED

S903 — DISPLAY A LIST OF ISSUABLE COUPONS

S904 — COUPON SELECTED? — NO

YES

S905 — EXTRACT RELEVANT INFORMATION FROM COUPON HANDLING TABLE

S906 — MORE THAN ONE OUTPUT MEDIUM? — NO

YES

S907 — PROMPT USER TO SELECT OUTPUT MEDIUM

S908 — OUTPUT MEDIUM SELECTED? — NO

YES

S909 — OUTPUT COUPON INFORMATION TO SPECIFIED MEDIUM

S910 — INFORM LOAN HANDLER OF COMPLETION OF COUPON ISSUANCE PROCESS

END

FIG. 9

TITLE: AUTOMATIC TRANSACTION
APPARATUS AND METHOD FOR
ISSUING A COUPON USING THE
SAME
INVENTORS: Sagiri OKAMURA, et al.
DOCKET NO.: 1095.1289
Drawings as filed

The following coupons are available
to you. Press one of the buttons to
get a coupon.

| AA SUPERMARKET:
¢ 50 DISCOUNT ON EGGS | 601 |

| BB AMUSEMENT PARK:
DISCOUNT TICKET AND FREE GUIDE MAP | 602 |

| CC SECURITIES CORP:
COMMISSIONS 50% OFF | 603 |

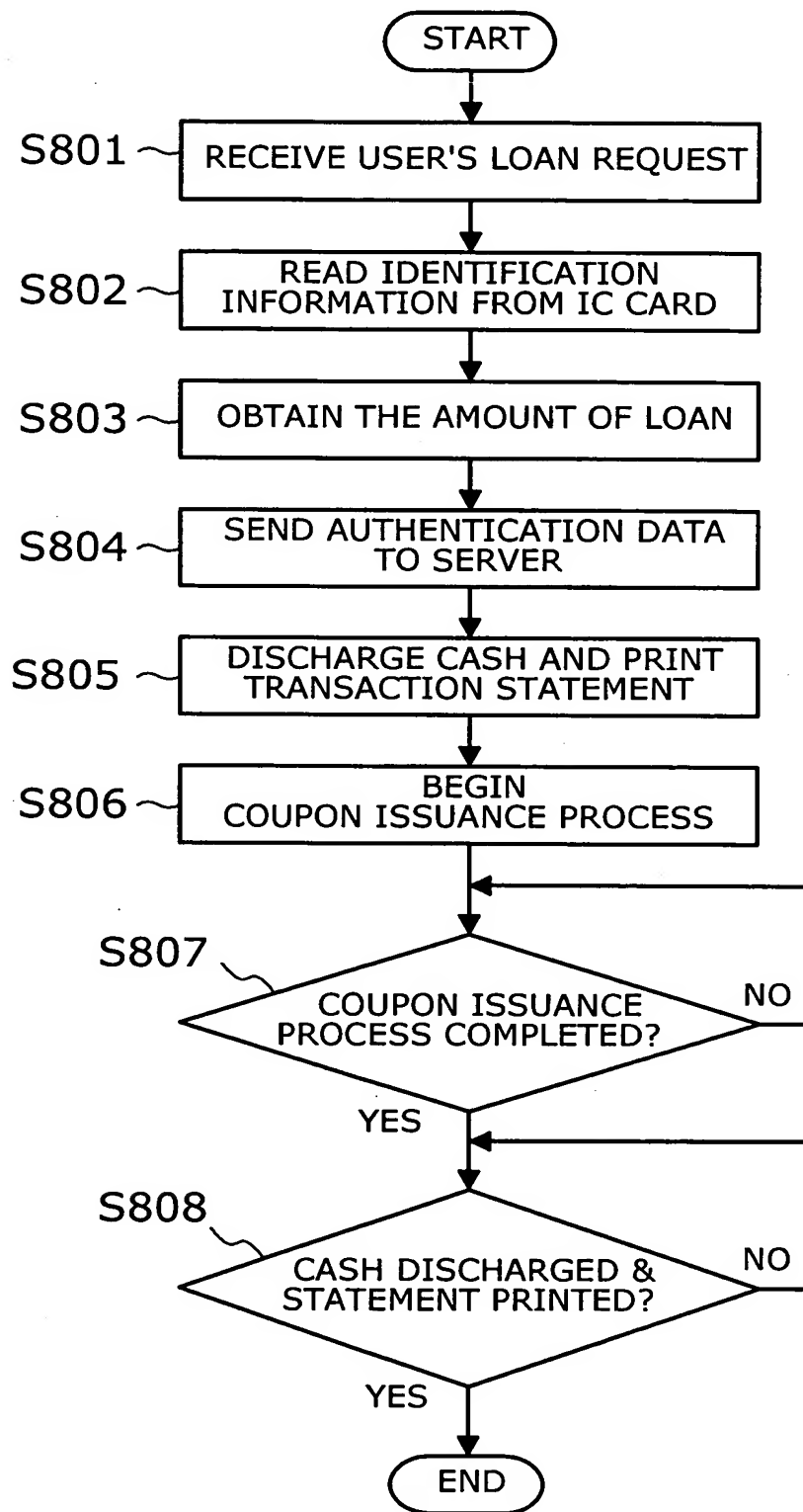| DD RESTAURANT:
FREE CUP OF COFFEE | 604 |

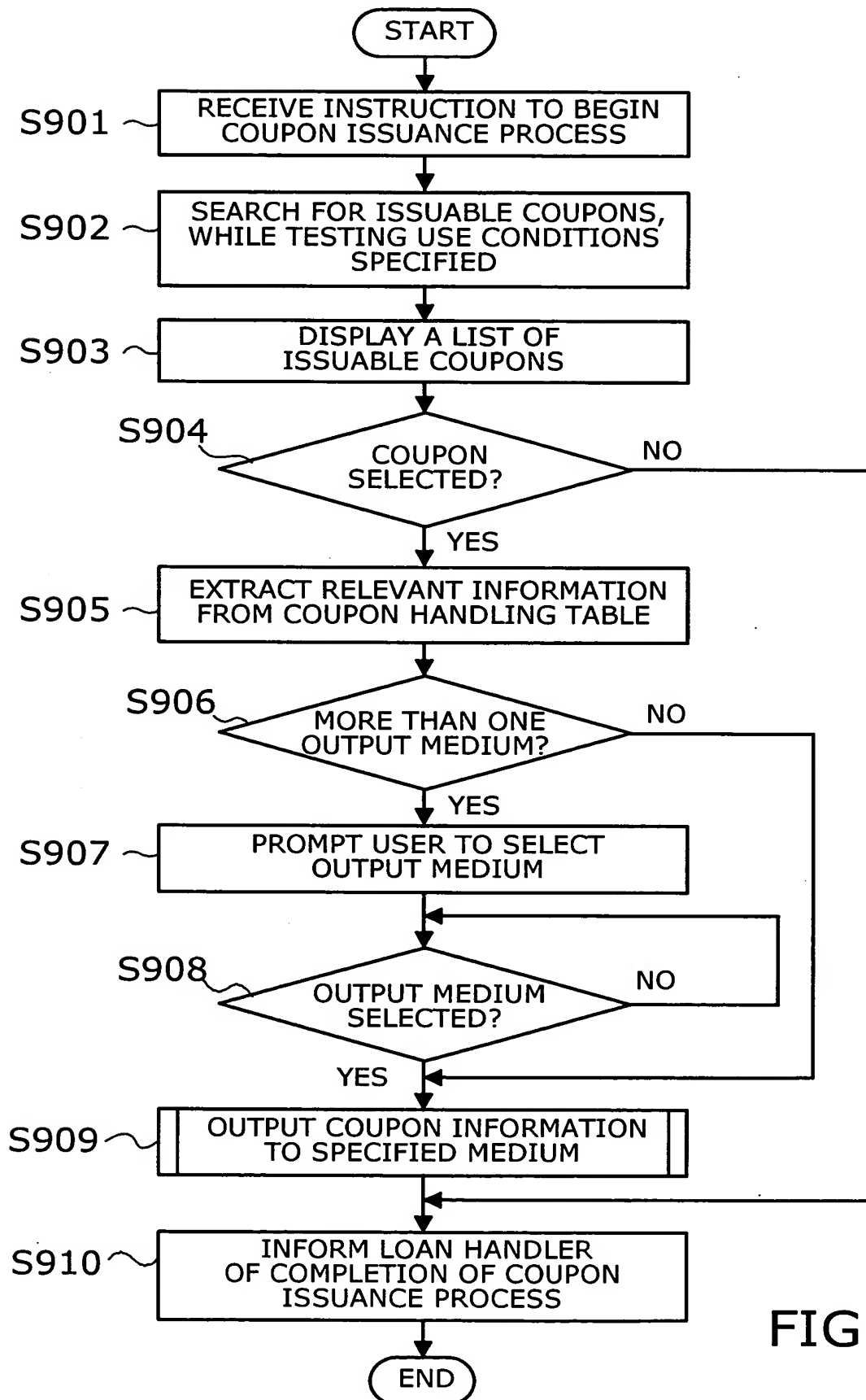| CANCEL | 605 |

FIG. 10

TITLE: AUTOMATIC TRANSACTION
        APPARATUS AND METHOD FOR
        ISSUING A COUPON USING THE
        SAME
INVENTORS: Sagiri OKAMURA, et al.
DOCKET NO.: 1095.1289
Drawings as filed

AA SUPERMARKET

¢ 50 DISCOUNT ON EGGS

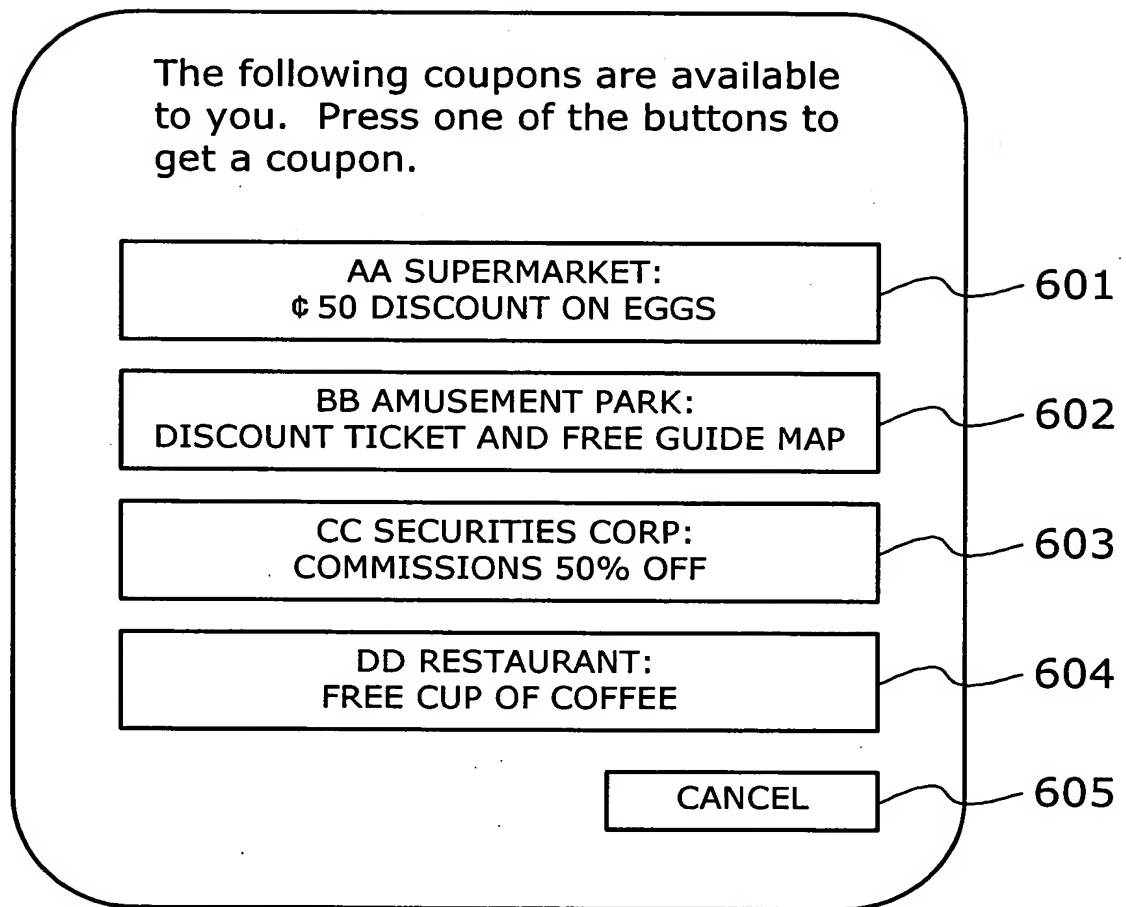Valid on September 10, 2002 only

FIG. 11

TITLE: AUTOMATIC TRANSACTION
       APPARATUS AND METHOD FOR
       ISSUING A COUPON USING THE
       SAME
INVENTORS: Sagiri OKAMURA, et al.
DOCKET NO.: 1095.1289
Drawings as filed

OUTPUT MEDIUM:
CELLULAR PHONE

S1201 — GIVE INSTRUCTIONS TO ATTACH
CELLULAR PHONE
TO READER/WRITER

S1202 — ATTACHED? — NO

YES

S1203 — WRITE COUPON INFORMATION,
SECURITY CLASS IDENTIFIER, AND
USE CONDITION IDENTIFIER

S1204 — GIVE INSTRUCTIONS TO REMOVE
CELLULAR PHONE

S1205 — REMOVED? — NO

YES

RETURN

FIG. 12

TITLE: AUTOMATIC TRANSACTION
APPARATUS AND METHOD FOR
ISSUING A COUPON USING THE
SAME
INVENTORS: Sagiri OKAMURA, et al.
DOCKET NO.: 1095.1289
Drawings as filed

BB AMUSEMENT PARK

$2 DISCOUNT COUPON

* * * * * * * *

Enter password to receive the
discount stated above.

For group use, payment
should be made by XX credit
card.

FIG. 13

TITLE: AUTOMATIC TRANSACTION
APPARATUS AND METHOD FOR
ISSUING A COUPON USING THE
SAME
INVENTORS: Sagiri OKAMURA, et al.
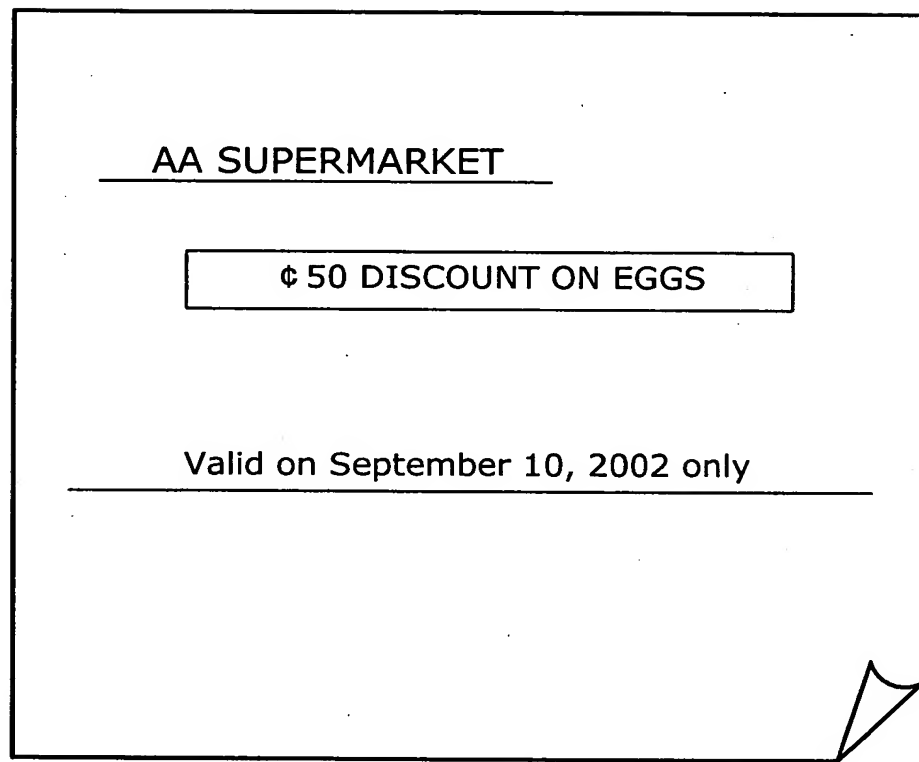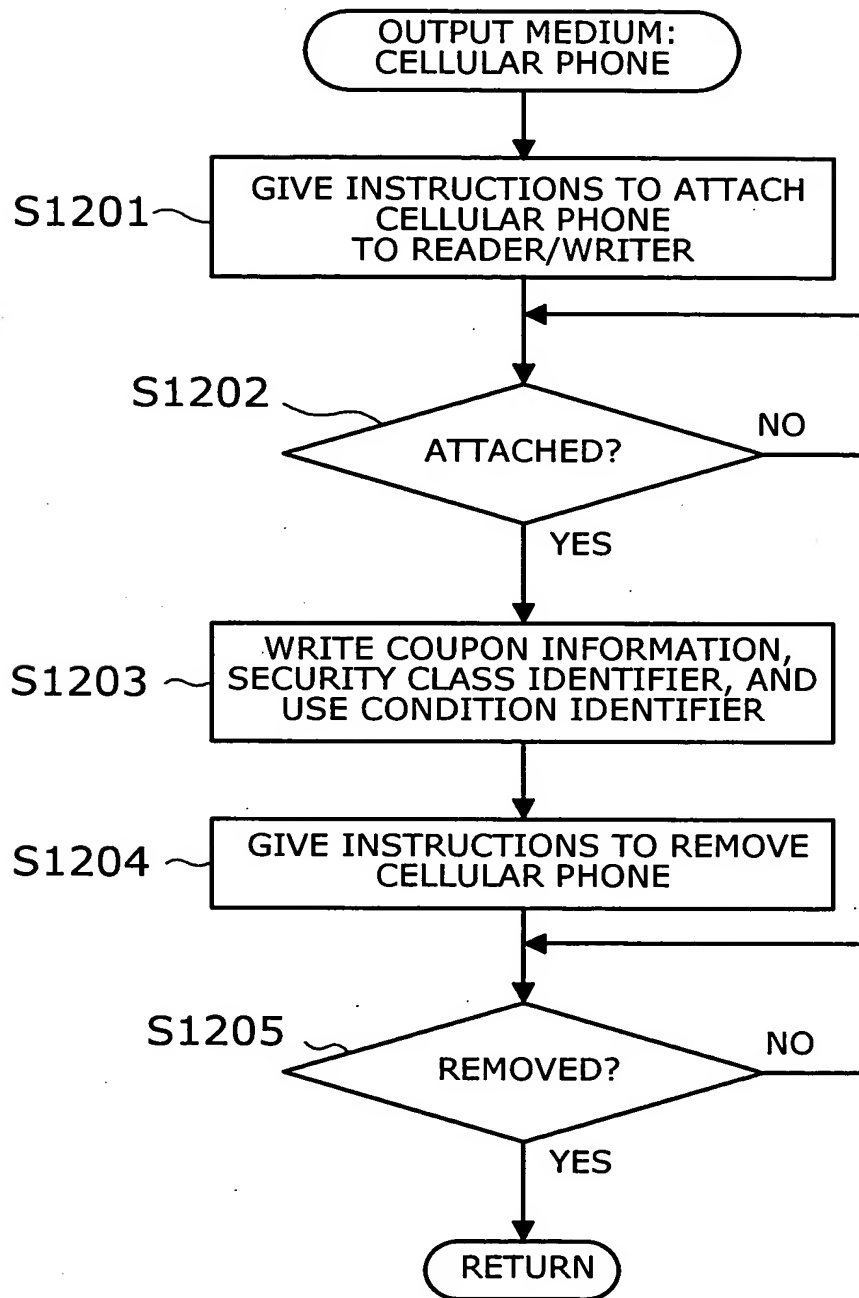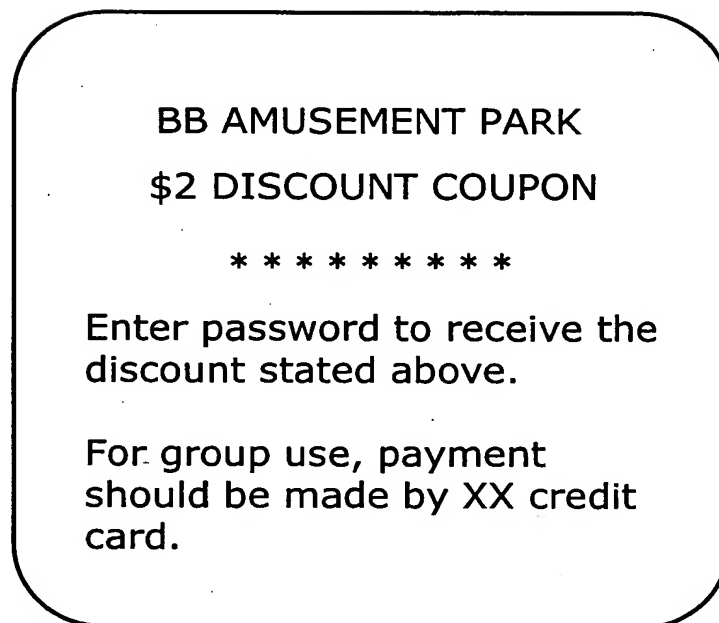DOCKET NO.: 1095.1289
Drawings as filed

```
                    ┌──────────────────────┐
                    │   OUTPUT MEDIUM:      │
                    │      IC CARD          │
                    └──────────────────────┘
                                │
                                ▼
        ┌──────────────────────────────────────────┐
S1401   │   WRITE COUPON INFORMATION,               │
        │   SECURITY CLASS IDENTIFIER, AND          │
        │   USE CONDITION IDENTIFIER                │
        └──────────────────────────────────────────┘
                                │
                                ▼
                            ◇ S1402                        NO
        SECURITY CHECK OR USE  ──────────────────────────────┐
        CONDITION SPECIFIED?                                  │
                                │ YES                         │
                                ▼                             │
S1403   ┌──────────────────────────────────────────┐         │
        │   OUTPUT WARNING MESSAGE                  │         │
        └──────────────────────────────────────────┘         │
                                │◄──────────────────┐         │
                                ▼                    │        │
                            ◇ S1404             NO   │        │
        OK BUTTON PRESSED?  ─────────────────────────┘        │
                                │ YES                         │
                                ▼◄───────────────────────────┘
                    ┌──────────────────────┐
                    │      RETURN           │
                    └──────────────────────┘
```
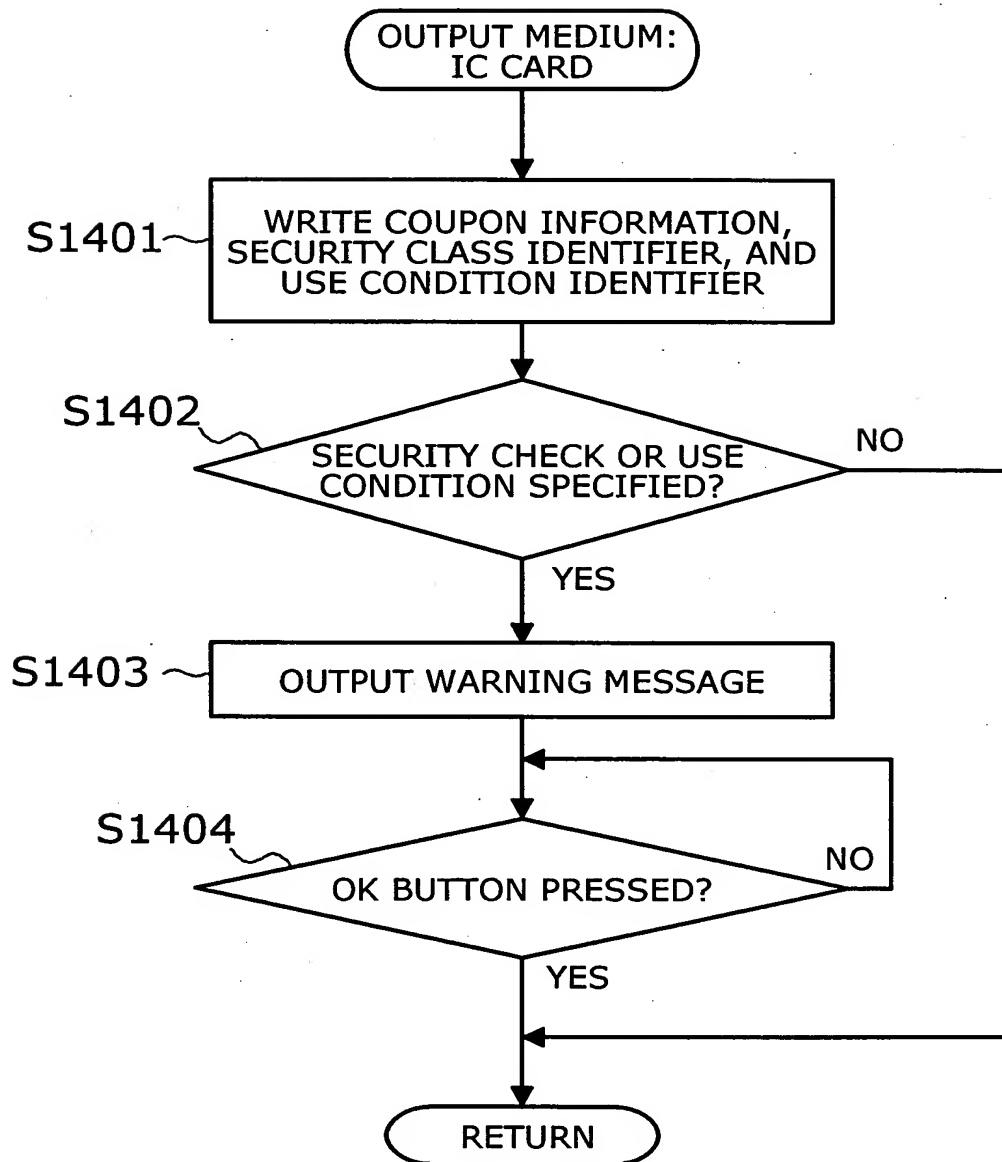
FIG. 14

TITLE: AUTOMATIC TRANSACTION
APPARATUS AND METHOD FOR
ISSUING A COUPON USING THE
SAME
INVENTORS: Sagiri OKAMURA, et al.
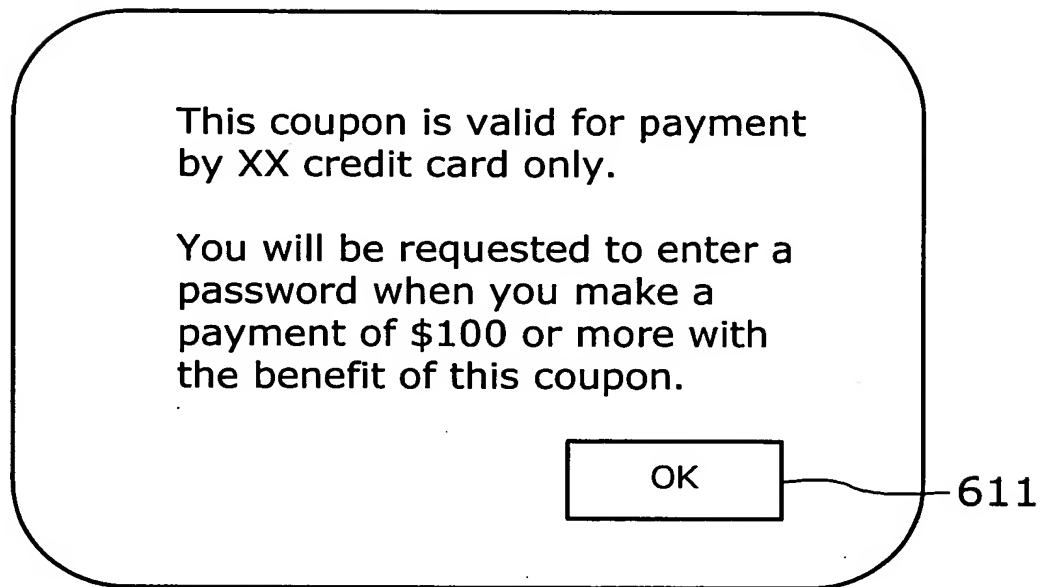DOCKET NO.: 1095.1289
Drawings as filed

This coupon is valid for payment by XX credit card only.

You will be requested to enter a password when you make a payment of $100 or more with the benefit of this coupon.

OK ——611

FIG. 15

TITLE: AUTOMATIC TRANSACTION
APPARATUS AND METHOD FOR
ISSUING A COUPON USING THE
SAME
INVENTORS: Sagiri OKAMURA, et al.
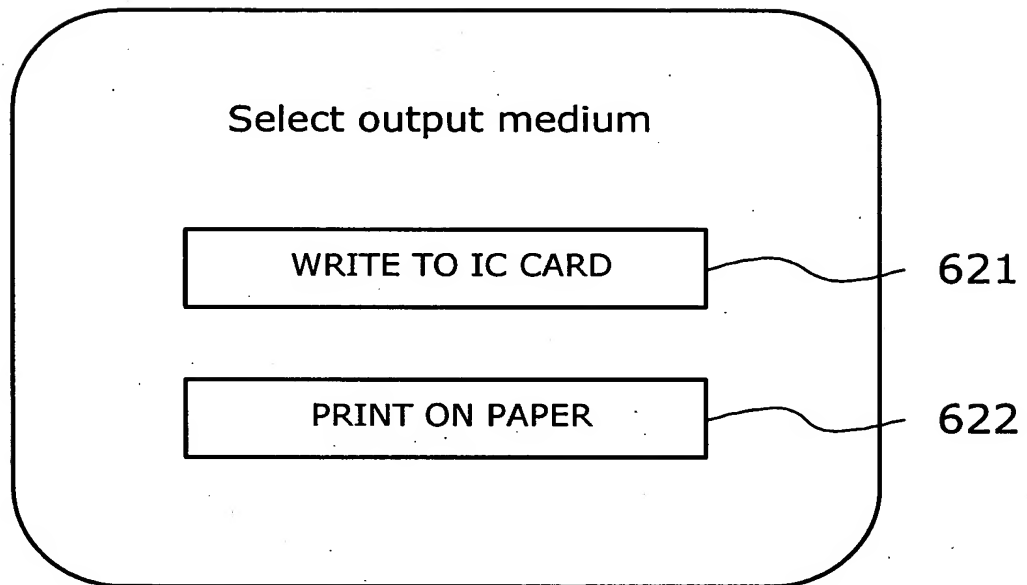DOCKET NO.: 1095.1289
Drawings as filed

Select output medium

WRITE TO IC CARD — 621

PRINT ON PAPER — 622

FIG. 16

TITLE: AUTOMATIC TRANSACTION
APPARATUS AND METHOD FOR
ISSUING A COUPON USING THE
SAME
INVENTORS: Sagiri OKAMURA, et al.
DOCKET NO.: 1095.1289
Drawings as filed

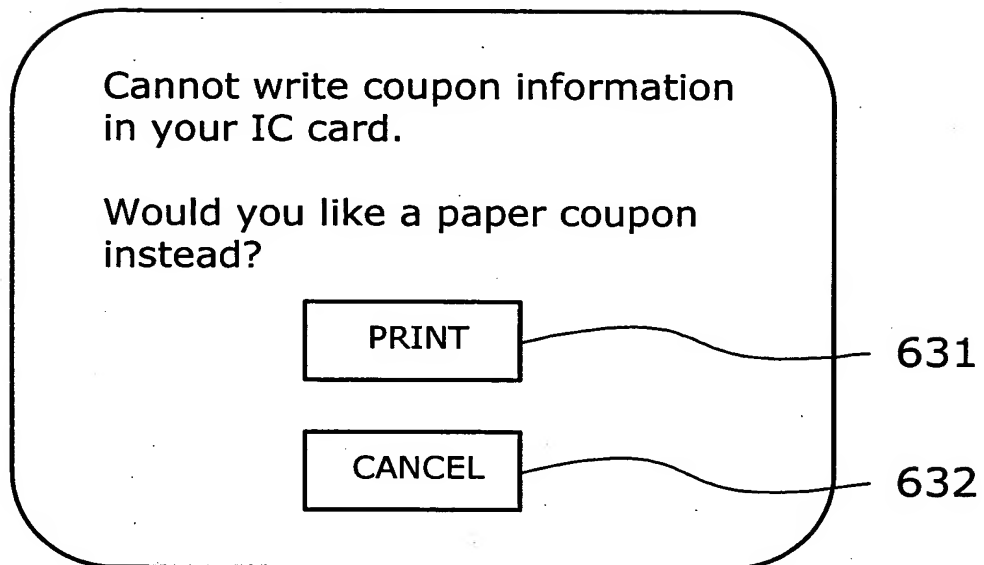Cannot write coupon information in your IC card.

Would you like a paper coupon instead?

PRINT — 631

CANCEL — 632

FIG. 17

TITLE: AUTOMATIC TRANSACTION
APPARATUS AND METHOD FOR
ISSUING A COUPON USING THE
SAME
INVENTORS: Sagiri OKAMURA, et al.
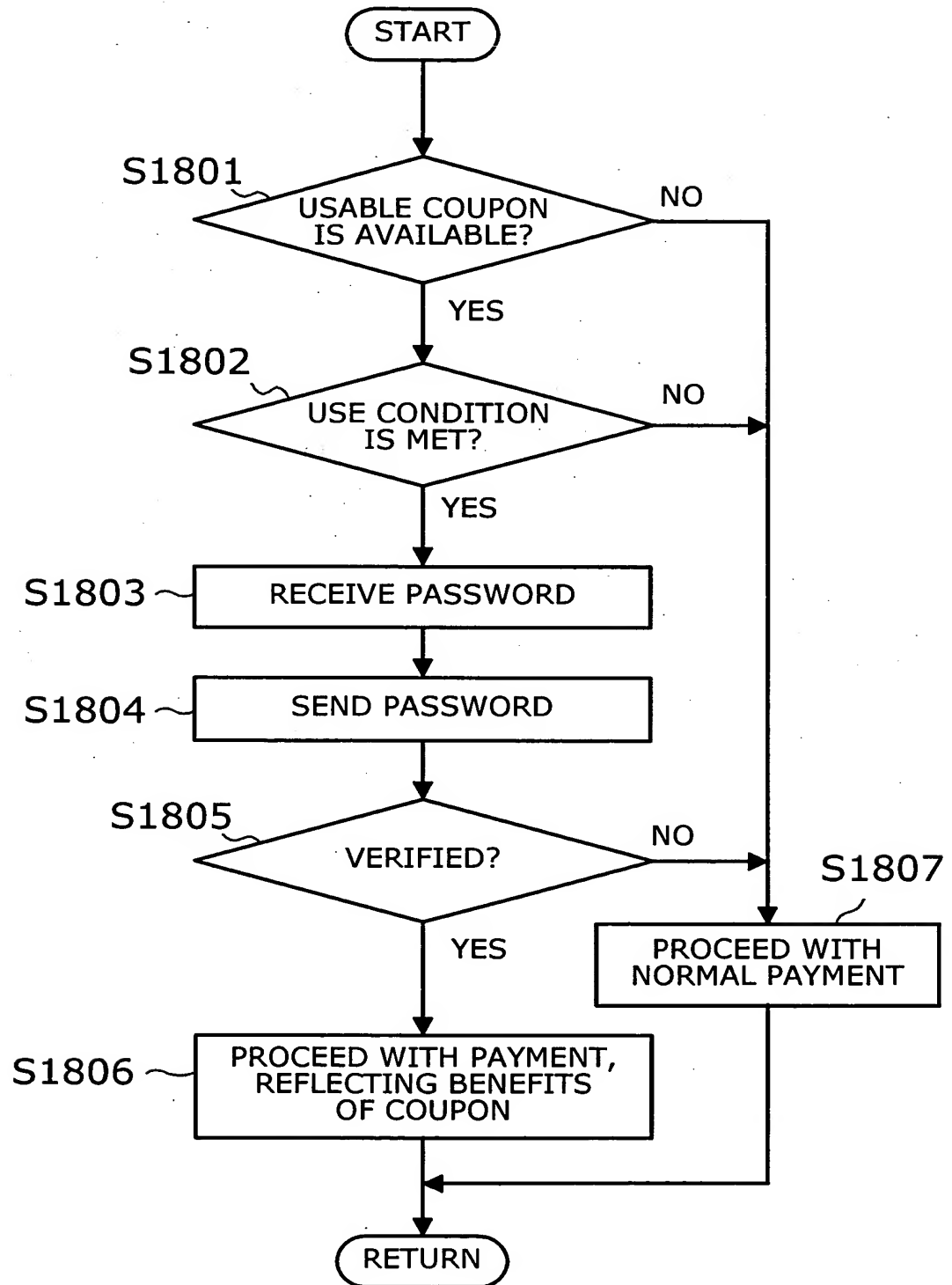DOCKET NO.: 1095.1289
Drawings as filed

START

S1801

USABLE COUPON IS AVAILABLE? — NO

YES

S1802

USE CONDITION IS MET? — NO

YES

S1803 — RECEIVE PASSWORD

S1804 — SEND PASSWORD

S1805

VERIFIED? — NO

S1807

YES

PROCEED WITH NORMAL PAYMENT

S1806 — PROCEED WITH PAYMENT, REFLECTING BENEFITS OF COUPON

RETURN

FIG. 18